

ABSTRACT OF THE DISCLOSURE

A method for financing post-secondary education undertaken at a future date by at least some members of a predetermined group, the method comprising (a) determining a
5 future average cost of post-secondary education at the future date; (b) determining basic plan payments for members of the group based, in part, on the future average cost, a projected percentage of the group that will become plan members, a projected percentage of plan members that will
10 attend college, and a projected percentage of students that will withdraw from college prior to completion; (c) enrolling members of the group into the program; (d) receiving plan payments from plan members; and (e) disbursing payments for each student while she is in
15 college.